

Interconnection and operability of the components is not discussed in greater detail since the technology is well known in prior art.

Accordingly, the reader will see that this invention has unlimited potential and promise in this ever emerging information age. The invention would be a convenience for business people and travelers providing easy access to on-line services that are quickly become the norm in day to day living. While particular embodiments of this invention have been described for purposes of illustration, these involve no limitations and the invention may be carried into practice by persons skilled in the art in a variety of ways without departing from its spirit or from the ambit of the claims.

I claim:

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1. A public on-line, pay-as-you-use communications terminal comprising a housing, wherein said housing contain:
 - a central processing unit (CPU);
 - a telephone access node;
 - an internal modem coupled to the CPU and telephone access node;
 - a video display monitor coupled to the CPU;
 - a keyboard for providing user interface coupled to the CPU;
 - a credit card reader swipe device coupled to the CPU for accepting payment by a user for use of the terminal;
 - means for accessing commercial on-line services and allow for user interaction;
 - software installed into the CPU to allow interface with commercial on-line service providers and credit card service centers;
 - a printer coupled to the CPU.
 2. The terminal in accordance with claim 1 wherein said means for accessing includes a touch screen interface

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attached to the monitor and further includes a touch screen means for accepting input information from said touch screen interface and modifying program execution accordingly.

5 3. The terminal in accordance with claim 1 also including, within said housing, program means for causing said printer to print a receipt or any other document available from a commercial on-line service.

10 4. The terminal in accordance with claim 1 wherein said housing includes a durable enclosure for the CPU, monitor, internal modem and printer, and a secured access door for service and repair.

15 5. A method of using a public on-line, pay-as-you-use terminal to access commercial on-line services comprising the steps of:

swiping a credit card through a credit card swipe device; if credit is denied, disallowing interaction; if credit is approved, receiving charge approval from a credit card center for use of the terminal; communicating said approval to CPU executing a main program; in response to input from a user who is responding to a selection of on-line services that are assessable and displayed on a monitor in communication with said CPU and, based on interaction between said user and said main program, controlling switching means with said CPU to provide communication between a telephone access node and a modem with a commercial on-line service; printing with a printer a hard copy of documents said user requires, said printer being in communication with the CPU; deactivating said CPU from commercial on-line service user interaction on appropriate input from said user; printing with said printer a billing statement.

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